

## TARGETED POLICIES FOR FORCIBLY DISPLACED PERSONS

As we mentioned in our trends assessment in January, the almost 80 million forcibly displaced persons (FDPs) around the world require targeted policies and interventions as part of a holistic financial inclusion strategy. The COVID-19 crisis has undoubtedly made their lives even more precarious. As the recent catastrophe in Lesbos, Greece has shown starkly, many FDPs are confined to camps, the conditions in which make social distancing and regular hand washing impossible, leaving them highly vulnerable to infection from the virus.

To make matters worse, there are signs that host communities' attitudes and hospitality to FDPs may harden in response to the pandemic. Indeed, in some cases, FDPs in transit have been turned away from their intended destinations, with COVID-19 movement restrictions cited as a justification. In a context in which "an outbreak anywhere is an outbreak everywhere," it's essential to include FDPs in economic and financial – as well as public health – responses to the pandemic. As David Miliband, president and CEO of the International Rescue Committee put it, "this is a disease of the connected world and we must address it as a connected world."

## INCLUSIVE DIGITAL ONBOARDING

Turning to technological trends, the shift towards digital identification and verification that we highlighted in January has been further catalyzed by the closure of physical premises. Countries such as India, Peru and Thailand, which have invested in national digital identity programs and other digital infrastructure such as interoperable payment systems, have been able to utilize this infrastructure to deliver targeted large-scale fiscal support packages – including to informal sector workers and vulnerable populations.

The president of the Financial Action Task Force, Xianming Liu, gave further impetus in this direction by calling for countries to explore digital identity to manage money laundering and terrorist financing risks posed by the crisis. He also urged them to make use of financial technology, regulatory technology and supervisory technology "to the fullest extent possible."

This trend towards digital onboarding, if sustained beyond the pandemic, could be particularly important for the financial inclusion of women who, research shows, are disproportionately impacted by traditional Know Your Customer norms.

## REGULATION AND VIRTUAL ASSETS

We also projected that 2020 would be a year of increased regulation and growing use cases for virtual assets. This still seems likely to be the case, judging from examples such as the Reserve Bank of Zimbabwe's announcement in March of a regulatory sandbox for cryptocurrency companies.

The Financial Action Task Force has warned that countries need to remain vigilant with regard to the "increased misuse of ... virtual assets to move and conceal illicit funds" in light of the pandemic. Meanwhile, the impact of the crisis in nudging consumers and businesses to digital payment channels, coupled with unprecedented monetary policy responses by central banks globally, could also serve to increase the attractiveness of virtual assets as investments. The pandemic also presents an opportunity for various "stablecoin" projects to demonstrate their potential role in financial inclusion, by helping to disburse emergency funds to the most vulnerable populations quickly and efficiently.

Meanwhile, with the exception of China, many countries had pressed the pause button on using central bank digital currencies in the emergency phase of their crisis response. But the pandemic highlights the importance of reliable, secure and interoperable digital payments systems as an essential service. So coupled with the declining popularity of cash, we are now already seeing such projects picking up speed again as we enter the recovery phase.

# Policies And Persons

**New York (State). Insurance  
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## **Policies And Persons:**

**Disability and Community Living Policies** Arie Rimmerman, 2017-07-14 This book provides a comprehensive analysis of the roots of institutionalization deinstitutionalization legislation and policies of the twentieth century and twenty first century efforts to promote community living policies domestically and internationally particularly through the role of the United Nations Convention on the Rights of Persons with Disabilities UNCRPD a landmark treaty adopted on 13 December 2006 Rimmerman shows that deinstitutionalization and community living cannot be examined only in terms of the number of institutions closed but also through the substantial change in values legislation and policies supporting personalization as well as the social participation of people with disabilities The book includes a significant exploration of United States legislation and important Supreme Court decisions compared with European policies toward community living Finally it discusses the importance of Articles 12 and 19 of the convention and demonstrates the case of Israel that has used the convention as a road map for proposing a new community living policy

**Coote's Treatise on the Law of Mortgages** Richard Holmes Coote, 1927 *The Insurance Guide and Hand-book* H. W. Andras, 1912

**People, Population Change and Policies** Charlotte Höhn, Dragana Avramov, Irena E. Kotowska, 2008-03-08 This two volume work explores social cohesion and the demographic challenges of low birth rates and population aging Authors approach the topic from the perspective of citizens and policymakers analyzing attitudes from 14 European countries on demographic trends and expectations towards private networks and public policies Volume 2 focuses on family and family change value of children fertility intentions and views on work family balance

*A Digest of the Reported Decisions of the Courts of Common Law, Bankruptcy, Probate, Admiralty, and Divorce* John Mews, 1884

*Disability, Work and Inclusion Mainstreaming in All Policies and Practices* OECD, 2022-10-11 One in seven working age adults identifies as having a disability in OECD countries a share that is also substantial and growing among young people 8% in 2019 Many of them are excluded from meaningful work and have low levels of income and social engagement

**Handbook of Family Policies Across the Globe** Mihaela Robila, 2013-06-19 Family policy holds a particular status in the quest for a more equitable world as it intersects the rights of women children and workers But despite local and global efforts and initiatives the state of family policy in different areas of the world varies widely Through a cross section of countries on six continents Family Policies Across the Globe offers the current state of the laws concerning family life structure and services providing historical cultural and socioeconomic context Lucidly written chapters analyze key aspects of family definition marriage child well being work family balance and family assistance reviewing underlying social issues and controversies as they exist in each country Details of challenges to implementation and methods of evaluating policy outcomes bring practical realities into sharp focus and each chapter concludes with recommendations for improvement at the research service and governmental levels The result is an important comparative look at how governments support families and how societies perceive themselves as they evolve Among the

issues covered Sierra Leone toward sustainable family policies Russia folkways versus state ways Japan policy responses to a declining population Australia reform revolutions and lingering effects Canada a patchwork policy Colombia a focus on policies for vulnerable families Researchers professors and graduate students in the fields of social policy child and family studies psychology sociology and social work will find in Family Policies Across the Globe a reference that will grow in importance as world events continue to develop     *The Federal Reporter* ,1910 Includes cases argued and determined in the District Courts of the United States and Mar May 1880 Oct Nov 1912 the Circuit Courts of the United States Sept Dec 1891 Sept Nov 1924 the Circuit Courts of Appeals of the United States Aug Oct 1911 Jan Feb 1914 the Commerce Court of the United States Sept Oct 1919 Sept Nov 1924 the Court of Appeals of the District of Columbia     Policies and Procedures Governing the Administration of Services and Assistance to Enemy Aliens Affected by Governmental Action United States. Bureau of Public Assistance,1942     The Manual of Policies and Rates Spectator Company, New York,1903     A study of Federal immigration policies and practices in southern California United States Commission on Civil Rights. California Advisory Committee,1980     The Weekly Underwriter Alasco Delancey Brigham, Henry Rogers Hayden,1903     **The Scots Statutes Revised ...** Scotland,1899     The Temperance Educational Quarterly ,1910     Annual Report of the Superintendent of Insurance to the New York Legislature New York (State). Insurance Department,1901     Annual Report of the Superintendent of Insurance New York (State). Insurance Department,1901     *Patent Policies of Government Departments and Agencies*, 1960 United States. Congress. Senate. Committee on Small Business, Russell B. Long, Hyman George Rickover, United States. Congress. Senate. Select Committee on Small Business,1960     **Social Security Bulletin** ,1939     **A Treatise on the Law and Practice Relating to Joint Stock Companies Under the Acts of 1862-1890** Sir Charles Edward Heley Chadwyck-Healey,1894     Health Care Financing Review ,1992

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